



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY (CAMDEN)

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on January 20, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Dennis C. Pfender, Jr. *aka* Dennis C Pfender *aka*  
DENNIS PFENDER *dba* Pfender Design Group, LLC  
  
DEBTOR

Case No.: 18-29524  
Chapter: 13  
Hearing Date: TBD  
Judge: ABA

Recommended Local Form


☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: January 20, 2022**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: MTGLQ Investors, L.P.

Applicant's Counsel: Sherri J. Smith/Pincus Law Group, PLLC

Debtor's Counsel: Ronald E. Norman

Property Involved ("Collateral"): 431 Prospect Avenue, West Berlin, NJ 08091

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 4 months, from 09/01/2021 to 12/01/2021.

☒ The Debtor is overdue for 4 payments at \$1,611.45 per month, less suspense funds in the amount of \$261.58.

☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.

☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.

Total Arrearages Due \$6,184.22

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$ \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.

☒ Beginning on 01/01/2022, regular monthly mortgage payments shall continue to be made in the amount of \$1,611.45.

☐ Beginning on \_\_\_\_, additional monthly cure payments shall be made in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months.

- ☒ The amount of \$6,184.22 shall be capitalized in the debtor's Chapter 13 plan. If required by the Chapter 13 Trustee, Debtor shall file an Amended Plan incorporating the additional arrears. This amount shall be set up by the Chapter 13 Trustee as a separate claim to be paid by the Debtor through the Chapter 13 Plan.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☐ Immediate payment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- ☒ Regular monthly payment: Selene Finance, LP  
9990 Richmond Ave., Suite 400 South  
Houston, TX 77042
- ☐ Monthly cure payment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

- ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.
- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$550.00, and costs of \$ 188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.